

Refine Search

Search Results -

Terms	Documents
L18 not @py>2000	0

Database:

US Pre-Grant Publication Full-Text Database
 US Patents Full-Text Database
 US OCR Full-Text Database
 EPO Abstracts Database
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 Derwent World Patents Index
 IBM Technical Disclosure Bulletins

Search:

Search History

DATE: Saturday, March 03, 2007 [Purge Queries](#) [Printable Copy](#) [Create Case](#)

<u>Set</u> <u>Name</u> side by side	<u>Query</u>	<u>Hit</u> <u>Count</u>	<u>Set</u> <u>Name</u> result set
	DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=OR		
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<u>L22</u>	L20 not @py>2000	0	<u>L22</u>
<u>L21</u>	L20 not @py>1999	0	<u>L21</u>
<u>L20</u>	L17 and stored adj value adj cards	159	<u>L20</u>
<u>L19</u>	L18 and stored adj value adj cards	71	<u>L19</u>
<u>L18</u>	L17 and money adj transfer	163	<u>L18</u>
<u>L17</u>	"first data corporation".as.	504	<u>L17</u>
<u>L16</u>	"data first corp.".as.	0	<u>L16</u>
<u>L15</u>	"data first corporation".as.	0	<u>L15</u>
<u>L14</u>	6994251.pn.	2	<u>L14</u>
<u>L13</u>	wo-0022559\$.did.	0	<u>L13</u>
<u>L12</u>	wo-0022559.did.	0	<u>L12</u>
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*Assigner
Search*

<u>L11</u> US-6615189-B1.did. <i>DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=OR</i>	1 <u>L11</u>
<u>L10</u> 6615189.pn.	3 <u>L10</u>
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<u>L8</u> ("5920847")[URPN]	71 <u>L8</u>
<u>L7</u> (4270042 5220501 5283829 4947028 5093787 4823264 4799156)! [PN]	7 <u>L7</u>
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<u>L3</u> (6351739 6119106 5220501 6367693 6488203 5949044 6012048 5326960 6761309 5826241 5350906 5920629)! [PN]	12 <u>L3</u>
<u>L2</u> ("6994251")[PN] <i>DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=OR</i>	1 <u>L2</u>
<u>L1</u> 6994251.pn.	2 <u>L1</u>

END OF SEARCH HISTORY

[First Hit](#) [Fwd Refs](#) [Previous Doc](#) [Next Doc](#) [Go to Doc#](#)

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L9: Entry 1 of 3

File: USPT

Sep 2, 2003

US-PAT-NO: 6615190

DOCUMENT-IDENTIFIER: US 6615190 B1

TITLE: Sponsor funded stored value card

DATE-ISSUED: September 2, 2003

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Slater; Kim Michele	Detroit	MI		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE	CODE
Bank One, Delaware, National Association	Wilmington	DE			02	

APPL-NO: 09/500690 [\[PALM\]](#)

DATE FILED: February 9, 2000

INT-CL-ISSUED: [07] G06F 17/60

INT-CL-CURRENT:

TYPE	IPC	DATE
CIPS	G07 F 7/02	20060101
CIPS	G06 Q 20/00	20060101
CIPS	G07 F 7/00	20060101

US-CL-ISSUED: 705/41; 705/39, 705/40

US-CL-CURRENT: [705/41](#); [705/39](#), [705/40](#)

FIELD-OF-CLASSIFICATION-SEARCH: 705/41, 705/39, 705/40

See application file for complete search history.

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

[Search Selected](#) [Search ALL](#) [Clear](#)

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<input type="checkbox"/> 4700055	October 1987	Kashkashian, Jr.	235/379

<input type="checkbox"/>	<u>4750119</u>	June 1988	Cohen et al.	
<input type="checkbox"/>	<u>4766293</u>	August 1988	Boston	
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<input type="checkbox"/>	<u>6038552</u>	March 2000	Fleischl et al.	705/44
	<u>6473500</u>	October 2002	Risafi et al.	



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ART-UNIT: 3624

PRIMARY-EXAMINER: Millin; Vincent

ASSISTANT-EXAMINER: Kyle; Charles R.

ATTY-AGENT-FIRM: Hunton & Williams LLP

ABSTRACT:

A method and system for issuing a sponsor funded stored value card. A sponsor company funds an account associated with the stored value card. The stored value card is issued to a cardholder, who can withdraw funds from the account, but cannot deposit additional funds in the account. A sponsor funded stored value card may reduce expenses and difficulties associated with written checks.

52 Claims, 2 Drawing figures

[Previous Doc](#)

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[First Hit](#) [Clear](#) [Generate Collection](#) [Print](#) [Fwd Refs](#) [Bkwd Refs](#)
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Search Results - Record(s) 1 through 2 of 2 returned.

☐ 1. Document ID: US 6994251 B2

L1: Entry 1 of 2

File: USPT

Feb 7, 2006

US-PAT-NO: 6994251

DOCUMENT-IDENTIFIER: US 6994251 B2

TITLE: Cash payment for remote transactions

DATE-ISSUED: February 7, 2006

PRIOR-PUBLICATION:

DOC-ID

DATE

US 20040024701 A1

February 5, 2004

INVENTOR-INFORMATION:

NAME

CITY

STATE

ZIP CODE

COUNTRY

Hansen; Kurt

Castle Rock

CO

US

Stoutenburg; Earney E.

Penryn

CA

US

Sayor; Thomas B.

Castle Rock

CO

US

ASSIGNEE-INFORMATION:

NAME

CITY

STATE

ZIP CODE

COUNTRY

TYPE CODE

First Data Corporation

Englewood

CO

US

02

APPL-NO: 10/444928 [PALM]

DATE FILED: May 22, 2003

RELATED-US-APPL-DATA:

continuation-in-part parent-doc US 10289802 00 20021107 US 6761309 A child-doc US 10444928

continuation parent-doc US 09427249 00 19991026 US 6488203 A child-doc US 10289802

INT-CL-ISSUED:

TYPE IPC

DATE

IPC-OLD

IPCP G06F17/60

20060101

G06F017/60

INT-CL-CURRENT:

TYPE IPC

DATE

CIPP G07 F 19/00 20060101

US-CL-ISSUED: 235/379; 235/382

US-CL-CURRENT: 235/379; 235/382

FIELD-OF-CLASSIFICATION-SEARCH: 235/379, 235/380, 235/382, 235/462.46, 235/472.02, 705/39, 705/40, 705/64-72

See application file for complete search history.

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<u>5220501</u>	June 1993	Lawlor et al.	
<u>5326960</u>	July 1994	Tannenbaum	
<u>5350906</u>	September 1994	Brody et al.	
<u>5826241</u>	October 1998	Stein et al.	
<u>5920629</u>	July 1999	Rosen	
<u>5949044</u>	September 1999	Walker et al.	
<u>6012048</u>	January 2000	Gustin et al.	
<u>6119106</u>	September 2000	Mersky et al.	
<u>6351739</u>	February 2002	Egendorf	
<u>6367693</u>	April 2002	Novogrod	
<u>6488203</u>	December 2002	Stoutenburg et al.	235/379
<u>6761309</u>	July 2004	Stoutenburg et al.	235/379

FOREIGN PATENT DOCUMENTS

FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	CLASS
1 077 436	February 2001	EP	
WO 00/22559	April 2000	WO	
WO 00/67177	November 2000	WO	

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13, Issue 6, New York. cited by other

ART-UNIT: 2876

PRIMARY-EXAMINER: Stcy; Daniel

ATTY-AGENT-FIRM: Townsend and Townsend and Crew LLP

ABSTRACT:

Methods and systems are provided for executing a remote transaction between a merchant and a customer. A designation of a monetary amount for the remote transaction and an identification of the merchant is transmitted from a merchant processing system to a host system controlled by a money-transfer provider. A money-transfer transaction identifier identifying a prepared money-transfer transaction for transfer of the monetary amount is established at the merchant processing system. The money-transfer transaction identifier is provided to the customer. Performance of merchant obligations in accordance with the remote transaction is initiated after notification to the merchant processing system of receipt of a cash payment made by the customer towards the prepared money-transfer transaction.

37 Claims, 4 Drawing figures

Full	Title	Citation	Front	Review	Classification	Date	Reference	Publication	Abstract	Claims	KWIC	Drawings
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☐ 2. Document ID: CN 1823344 A, US 20040024701 A1, WO 2004107102 A2, US
6994251 B2, EP 1629429 A2

L1: Entry 2 of 2

File: DWPI

Aug 23, 2006

DERWENT-ACC-NO: 2004-168279

DERWENT-WEEK: 200682

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TITLE: Remote transaction executing method for cash payment, involves providing established money-transfer transaction identifier to customer and initiating performance of merchant obligations in accordance with remote transaction

INVENTOR: HANSEN, K L; SAYOR, T B ; STOUTENBURG, E E ; HANSEN, K ; SAYOR, T ;
STOUTENBURG, E

PATENT-ASSIGNEE: FIRST DATA CORP (FIRSN)

PRIORITY-DATA: 2003US-0444928 (May 22, 2003), 1999US-0427249 (October 26, 1999),

2002US-0289802 (November 7, 2002)

PATENT-FAMILY:

PUB-NO	PUB-DATE	LANGUAGE	PAGES	MAIN-IPC
<u>CN 1823344 A</u>	August 23, 2006		000	G06Q020/00
<u>US 20040024701 A1</u>	February 5, 2004		012	G06F017/60
<u>WO 2004107102 A2</u>	December 9, 2004	E	000	G06F000/00
<u>US 6994251 B2</u>	February 7, 2006		000	G06Q030/00
<u>EP 1629429 A2</u>	March 1, 2006	E	000	G06Q010/00

DESIGNATED-STATES: AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ
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 EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NA NL OA PL PT RO SD SE SI SK
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APPLICATION-DATA:

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CN 1823344A	May 14, 2004	2004CN-Y020121	
US20040024701A1	October 26, 1999	1999US-0427249	Cont of
US20040024701A1	November 7, 2002	2002US-0289802	CIP of
US20040024701A1	May 22, 2003	2003US-0444928	
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WO2004107102A2	May 14, 2004	2004WO-US15173	
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EP 1629429A2	May 14, 2004	2004EP-0785636	
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EP 1629429A2		WO2004107102	Based on

INT-CL (IPC): G06F 0/00; G06F 17/60; G06Q 10/00; G06Q 20/00; G06Q 30/00; G06Q 40/00

RELATED-ACC-NO: 2001-408224;2002-656657 ;2003-361545 ;2003-380295 ;2003-
 492580 ;2003-670940 ;2003-688470 ;2003-688472 ;2005-140988 ;2005-569238 ;2006-
 470624 ;2006-511157 ;2006-566931

ABSTRACTED-PUB-NO: US20040024701A

BASIC-ABSTRACT :

NOVELTY - The method involves transmitting a designation of a monetary amount from a merchant processing system to a host system controlled by a money-transfer provider. A money-transfer transaction identifier is established at the merchant processing system. The transaction identifier is provided to a customer. Merchant obligation performance is initiated in accordance with a remote transaction after payment is made by the customer.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a computer readable storage medium having a computer-readable program including instructions for operating a computer system to execute a remote transaction between a merchant and a customer.

USE - Used for executing a remote transaction between a merchant and a customer for cash payment.

ADVANTAGE - The method establishes the money-transfer transaction identifier that mitigates the risk of fraud.

DESCRIPTION OF DRAWING(S) - The drawing shows a flow diagram depicting a method of executing remote transactions and coordinating payment for remote transactions.

ABSTRACTED-PUB-NO: US20040024701A

EQUIVALENT-ABSTRACTS:

CHOSEN-DRAWING: Dwg.2/3

DERWENT-CLASS: T01 T05 W01

EPI-CODES: T01-N01A1; T01-N01A2A; T01-N01D; T01-N02B1B; T01-S03; T05-L01D; T05-L01X; T05-L02; W01-A05B;

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequence	Attachments	Claims	K/MC	Draw. Desc.
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L8: Entry 42 of 71

File: USPT

Apr 19, 2005

US-PAT-NO: 6882984

DOCUMENT-IDENTIFIER: US 6882984 B1

**** See image for Certificate of Correction ****

TITLE: Credit instrument and system with automated payment of club, merchant, and service provider fees

DATE-ISSUED: April 19, 2005

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Boyle; Kevin	Hockessin	DE		
Maistre; Marty	Newark	DE		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE	CODE
Bank One, Delaware, National Association	Wilmington	DE			02	

APPL-NO: 09/325536 [\[PALM\]](#)

DATE FILED: June 4, 1999

INT-CL-ISSUED: [07] G06F 17/60

INT-CL-CURRENT:

TYPE IPC DATE
CIPP G06 Q 30/00 20060101

US-CL-ISSUED: 705/35; 705/26, 705/27

US-CL-CURRENT: 705/35; 705/26, 705/27

FIELD-OF-CLASSIFICATION-SEARCH: 705/26, 705/27, 705/3, 705/35, 705/40

See application file for complete search history.

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

[Search Selected](#)[Search ALL](#)[Clear](#)

PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/> <u>4700055</u>	October 1987	Kashkashian, Jr.	
<u>4988849</u>	January 1991	Sasaki et al.	

<input type="checkbox"/>				
<input type="checkbox"/>	<u>5175416</u>	December 1992	Mansvelt et al.	
<input type="checkbox"/>	<u>5326959</u>	July 1994	Perazza	235/379
<input type="checkbox"/>	<u>5383113</u>	January 1995	Knight et al.	
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<input type="checkbox"/>	<u>5699528</u>	December 1997	Hogan	
<input type="checkbox"/>	<u>5721781</u>	February 1998	Deo et al.	380/25
<input type="checkbox"/>	<u>5770843</u>	June 1998	Rose et al.	
<input type="checkbox"/>	<u>5777306</u>	July 1998	Masuda	
<input type="checkbox"/>	<u>5787404</u>	July 1998	Fernandez-Holmann	705/35
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<input type="checkbox"/>	<u>6041315</u>	March 2000	Pollin	705/45
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<input type="checkbox"/>	<u>6091817</u>	July 2000	Bertina et al.	380/9
<input type="checkbox"/>	<u>6095412</u>	August 2000	Bertina et al.	235/380
<input type="checkbox"/>	<u>6119932</u>	September 2000	Maloney et al.	235/380

FOREIGN PATENT DOCUMENTS

FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	CLASS
0 959 440	November 1999	EP	
94/29112	December 1994	WO	
99/05633	February 1999	WO	

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Hotchkiss, D Anne; "ATMs at the head of their class;" Bank Marketing, v29n3, pp:26-32; Mar. 1997.*

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ART-UNIT: 3625

PRIMARY-EXAMINER: Smith; Jeffrey A.

ASSISTANT-EXAMINER: Thompson, Jr.; Forest

ATTY-AGENT-FIRM: Hunton & Williams, LLP

ABSTRACT:

An apparatus and methods for a card that allows a cardholder to set up auto-charge payment of dues and fees to a series of clubs, merchants or service providers. The card also may be used for other transactions that accept credit cards. The apparatus includes a database containing information of the associated clubs, merchants and service providers, so that applicants and cardholders can easily configure auto-charging for multiple business concerns in one sitting. The apparatus may process auto-charge transactions in an automated fashion without requiring a cardholder to submit payment authorization or the business concern to submit a charge for each payment. Inconvenience and administrative costs to the cardholder and the business concern are reduced. The system and method provide a competitive advantage to the associated business concerns to secure the initial account and then to maintain it. The system and method encourages card loyalty of both the card members and the business concerns to the card provider.

37 Claims, 10 Drawing figures

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PayPal

Thus, if you opened a **PayPal** account between October 1, 1999 and January 31, 2004, and are not one of the excluded persons listed above, you are a member of ...
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eBay.co.uk: STEIFF-PEWTER-2005- BR.COLLECTORS BEAR-1999- N/R (item ...

COLLECTORS BEAR-1999- N/R in the Dolls Bears , Bears , Steiff category on eBay.co.uk. ... Pay instantly with your debit or credit card through **PayPal**. ...
[cgi.ebay.co.uk/STEIFF-PEWTER-2005-BR-COLLECTORS-BEAR-1999-N-R_W0QQitemZ300083247586QQihZ020QQcategoryZ393...](#) - 57k - [Cached](#) - [Similar pages](#)

eBay Store - BJ'S STUFF: Category 7 Cookware: Pampered Chef Cookie ...

BJ'S STUFF: Category 7 Cookware - Pampered Chef Cookie Mold 1999 Come to the ... **PayPal** | Money order/Cashiers check | Other - See Payment Instructions ...
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Howstuffworks "PayPal History"

Peter Thiel and Max Levchin founded **PayPal** in 1999 under the name Confinity. Learn

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PayPal

From Wikipedia, the free encyclopedia

PayPal is an e-commerce business allowing payments and money transfers to be made through the Internet. It serves as an electronic alternative to traditional paper methods such as checks and money orders. PayPal performs payment processing for online vendors, auction sites, and other corporate users, for which it charges a fee. In October 2002, PayPal became a wholly owned subsidiary of eBay. Their corporate headquarters is in San Jose, California, at eBay's North First Street satellite office campus. The company also has significant operations in Omaha, Nebraska; Dublin, Ireland; and Berlin, Germany^[1].

PayPal account holders must be 18 or over with a debit/credit card or bank account and an e-mail address.

Contents

- 1 History
 - 1.1 Beginnings
 - 1.2 Acquisition by eBay
- 2 Business today
- 3 Legal issues
- 4 Accolades
- 5 Criticism
- 6 Bank status
- 7 Safety & Protection Policies
 - 7.1 Sandbox
- 8 Entrepreneurship by former employees
- 9 In the news
- 10 Trivia
- 11 References
- 12 External links
 - 12.1 Other resources

History


Beginnings

PayPal Corp., as it is known today, is the result of a March 2000 merger between Confinity and X.com.

^[2] Confinity was founded in December of 1998 by Peter Thiel and Max Levchin, initially as a Palm

PayPal Inc.

PayPal[®]

Type	Subsidiary of eBay
Founded	Palo Alto, California USA (1998)
Headquarters	 San Jose, California USA
Parent	eBay
Website	www.paypal.com (http://www.paypal.com/)



eBay North First Street satellite office campus (home to PayPal)

Pilot payments and cryptography company.^[3] X.com was founded by Elon Musk in March of 1999, initially as an Internet financial services company. Both companies were located on University Avenue in Palo Alto. On the Confinity business side, many of its initial recruits were alumni of The Stanford Review, also founded by Peter Thiel, and most early engineers hailed from the University of Illinois at Urbana-Champaign, recruited by Max Levchin. On the X.com side, Elon Musk recruited a wide range of personnel, many of whom remain at PayPal today, such as Amy Klement and several other members of the senior team.

To block automated systems from using fraud, PayPal devised a system (see CAPTCHA) of making the user enter numbers from a blurry picture; according to Eric M. Jackson, author of the book *The PayPal Wars*, PayPal invented this system now in common use; though, there is evidence AltaVista used a captcha as early as 1997, before PayPal existed.

eBay watched the rise in volume of online payments, and realized its fit with online auctions. eBay purchased Billpoint in May 1999, prior to the existence of Paypal. eBay made Billpoint the official payment system of eBay, dubbing it "eBay Payments", but cut the functionality of Billpoint by narrowing it to only payments made for eBay auctions.

For this reason PayPal was listed in several times as many auctions as Billpoint. In February of 2000 there were approximately an average of 200,000 daily auctions advertising the PayPal service while Billpoint (in beta) had only 4,000 auctions. By April of 2000 there were more than 1,000,000 auctions promoting the PayPal service. PayPal was able to turn the corner and become the first dot-com to IPO after the September 11 attacks.

Acquisition by eBay

In October 2002 PayPal was acquired by eBay. PayPal had previously been the payment method of choice by more than fifty percent of eBay users, and the service competed with eBay's subsidiary Billpoint. eBay has since phased out its Billpoint service in favor of retaining the PayPal brand. Most of PayPal's major competitors have shut down or have been sold, Citibank's c2it service closed in late 2003, and Yahoo!'s PayDirect service closed in late 2004. Western Union announced the December 2005 shut down of their BidPay service, but subsequently sold it in 2006 to CyberSource Corporation. Some competitors which offer some of PayPal's services, such as Moneybookers, 2Checkout and Kagi, remain in business.

PayPal's total payment volume, the total value of transactions in Q4 2006, was \$11 billion, up 36% year over year. The company continues to focus on international growth and growth of its Merchant Services division, providing online payments for retailers off eBay.

Business today

As of the end of Q4 2006, PayPal operates in 103 markets (including China) and it manages over 133 million accounts. PayPal allows customers to send, receive and hold funds in 17 currencies worldwide. These currencies are the U.S. Dollar, Canadian Dollar, Australian Dollar, Euro, Pounds Sterling, Japanese Yen, Chinese RMB, Czech Koruna, Danish Krone, Hong Kong Dollar, Hungarian Forint, New Zealand Dollar, Norwegian Krone, Polish Zloty, Singapore Dollar, Swedish Krona, and Swiss Franc. PayPal operates locally in 13 countries.

Residents in 48 new markets can now use PayPal in their local markets to send money online. These new markets include Indonesia, the Philippines, Croatia, Fiji, Vietnam and Jordan. A complete list can be viewed at <https://www.paypal.com/worldwide>.

In China PayPal offers two kinds of accounts[1] (<https://www.paypal.com/cgi-bin/webscr?cmd=xpt/general/CNPayPalComparison-outside>):

- PayPal.com accounts, for sending and receiving money to/from other PayPal.com accounts. All non-Chinese accounts are PayPal.com accounts, so these accounts may be used to send money internationally.
- PayPal.com.cn (<http://www.paypal.com.cn/>) accounts, for sending and receiving money to/from other PayPal.com.cn accounts.

It is impossible to send money between PayPal.com.cn accounts and PayPal.com accounts, so PayPal.com.cn accounts are effectively unable to make international payments. For PayPal.com.cn, the only supported currency is the Renminbi (RMB, ISO: CNY), whereas PayPal.com supports USD, CAD, AUD, EUR, GBP and JPY (but not CNY).

PayPal's operation center is located near Omaha, Nebraska and PayPal's international headquarters is located in Dublin, Ireland. The company also recently opened a technology center in Scottsdale, Arizona.

Legal issues

In March 2002, two PayPal account holders separately sued the company for alleged violations of the Electronic Funds Transfer Act (EFTA) and California law. Most of the allegations concerned PayPal's dispute resolution procedures. The two lawsuits were merged into one class action lawsuit (In re PayPal litigation). An informal settlement was reached in November 2003, and a formal settlement was signed on June 11, 2004. The settlement requires that PayPal change its business practices (including changing its dispute resolution procedures to make them EFTA-compliant), as well as making a \$9.25 million payment to members of the class. PayPal denied any wrongdoing.

In August 2002, Craig Comb and others filed a class action against Paypal in *Craig Comb, et al. v. PayPal, Inc.*. They sued for alleged mishandling of customer accounts and customer services, with regards to Paypal's user agreement. Allegations included the up-to 180 day restriction on deposited funds until disputes are resolved, forcing customers to arbitrate their disputes under the American Arbitration Association's guidelines (a costly procedure), and requiring users to file claims individually, restricting class action suits. The court deemed these actions unconscionable and ruled in favor of Comb. ^[4]

Accolades

According to PayPal's little-updated "About Us" webpage [2] (<http://www.paypal.com/cgi-bin/webscr?cmd=p/gen/about-outside>), "PayPal has received close to 20 awards for technical excellence from the internet industry and the business community at large - most recently the 2003 Webby Award for Best Finance Site and the 2003 Webby People's Voice Award for Best Finance Site."

They have won awards since, notably the "Best Finance Services Site" and "People's Voice Award" at the 2006 Webby Awards [3] (<http://www.shareholder.com/paypal/awards.cfm>).

Criticism

- PayPal's Seller Protection policies do not cover intangible goods or goods that are "not as described".
- In various countries (https://www.paypal.com/hu/cgi-bin/webscr?cmd=_display-approved-signup-countries-outside), PayPal only offers a "send only" service, which allows users to send money from, and not receive money to the account. PayPal has recently announced (https://www.paypal.com/cgi-bin/webscr?cmd=_update-policy) an "amendment to the user agreement" (<http://beszeljukmac.com/index.php/forums/viewthread/18529/>) that enables various countries to receive money as well, beginning from September 14, 2006.
- PayPal's Acceptable Use Policy dictates that a person may not use PayPal to send or receive money for any form of multi-level marketing, whether they be illegal or not. PayPal has occasionally closed accounts belonging to webmasters of Get Paid to websites, claiming that they fall under MLM.
- The product description field is limited to 100 characters. When customers order several products from a vendor, the description is truncated, and no record of the missing items can be retrieved.
- PayPal may freeze your account if you travel outside the United States and attempt to access your account from there.

Bank status

In the United States, PayPal is licensed as a money transmitter on a state-by-state basis. Although PayPal is not a bank, the company is still subject to and adheres to many of the rules and regulations governing the financial industry including Regulation E consumer protections and the USA PATRIOT Act.

Safety & Protection Policies

The PayPal Buyer Protection Policy claims that customers may file a buyer complaint within 45 days if they did not receive an item or if the item they purchased was significantly not as described. If the buyer used a credit card, they might get a refund via chargeback from their credit card company.

PayPal protects sellers in a limited fashion via the Seller Protection Policy[4] (https://www.paypal.com/uk/cgi-bin/webscr?cmd=p/gen/ua/policy_spp-outside). In general the Seller Protection Policy is intended to protect the seller from chargebacks or complaints but it is subject to various terms. PayPal states the Seller Protection Policy is "designed to protect sellers against claims by buyers of unauthorised payments and against claims of non-receipt of any merchandise". Note that this contrasts with the consumer protection they claim to offer. This policy should be read carefully before assuming protection. In particular the Seller Protection Policy includes a list of "Exclusions" which itself includes "Intangible goods", "Claims for receipt of goods 'not as described'" and "Total reversals over

the annual limit". There are also other restrictions in terms of the sale itself, the payment method and the destination country the item is shipped to (simply having a tracking mechanism is not sufficient to guarantee the Seller Protection Policy is in effect).

The company--by its own admission--uses automated systems to verify tracking numbers. If a seller has an "item not received" claim filed against them, they are required to enter a tracking number for the item. If they fail to enter a valid tracking number that shows a successful delivery, or even mistype the number by one digit, they will lose the claim automatically without a real person ever adjudicating the claim. In general, if a valid tracking number is entered which can be accessed online and shows a successful delivery, the seller will automatically win the claim.

The "item significantly not as described" claim is a more complicated matter. In this situation, the buyer has acknowledged the receipt of the item but has found the item to be "significantly not as described." The multi-level process provides an initial period of time for the seller and buyer to attempt to reach an agreement on their own. If the seller does not respond to the initial dispute from the buyer, or if the seller is unable to offer a settlement which is agreeable to the buyer, the buyer then has the option of escalating the dispute to a claim. The escalation from dispute to claim is not automatic, even if the seller does not initially respond; the buyer has to make the decision to escalate the dispute to a claim or it will be automatically closed after a certain period of time. By escalating the dispute to a claim, the buyer is asking a Paypal representative to personally review the claim and make a settlement decision. The decision results range from no financial penalty to the seller to a penalty equal to the full cost of the claim. In general, if the seller has been found to have misrepresented the item in a significant way, the buyer will be required to return the item to the seller--and provide a tracking number for the return shipment--in order to receive their refund for the transaction.

Sandbox

Developers implementing larger PayPal projects will likely want to avoid using real money. PayPal has a "sandbox"[5] (<https://www.sandbox.paypal.com/>) version of its website geared towards such developers. PayPal has detailed developer information for all aspects of its API online in PDF form, as well as a developer community and a third party developer market.

Entrepreneurship by former employees

A high number of high-profile companies have been started and funded by former PayPal employees. This trend prompted the New York Times to publish a story entitled *"It Pays to Have Pals in Silicon Valley"* that analyzes the connections between several PayPal employees who went on to become influential. [5]

- LinkedIn was founded by Reid Hoffman, a former VP at PayPal.
- Facebook received its first angel investment from Peter Thiel.
- Clarium Capital Management is a hedge fund run by Peter Thiel. Principal partners at Clarium include Ken Howery and Luke Nosek, both of whom were among the earliest employees at PayPal.
- Palantir Technologies was founded by Nathan Gettings, who developed PayPal's anti-fraud models. Palantir received funding from Peter Thiel.
- Slide was founded by Max Levchin and Jared Kopf.
- Yelp was founded by Jeremy Stoppelman, former VP of Engineering at PayPal, and Russ

Simmons, one of the first employees at PayPal. Yelp is funded by Max Levchin.

- YouTube (now owned by Google) was founded by Chad Hurley, Steve Chen, and Jawed Karim, all of whom were early employees at PayPal. YouTube is funded by Sequoia Capital. Roelof Botha, the former CFO of PayPal, is a partner of Sequoia Capital who sits on YouTube's board of directors.
- Room 9 Entertainment, which produced the movie Thank You for Smoking, was founded by David O. Sacks, who founded PayPal's Product Group and later served as Chief Operating Officer (COO).
- SpaceX was founded by Elon Musk, who founded X.com and served as the CEO following its merger with PayPal.

In the news

- PayPal Doubles Buyer Protection on eBay (<http://www.shareholder.com/paypal/releaseDetail.cfm?ReleaseID=225142&Category=US>)
- PayPal Offers Consumers \$100 Million In Rebates And Free Shipping Incentives Just In Time For The Holidays (<http://www.shareholder.com/paypal/releaseDetail.cfm?ReleaseID=217374&Category=US>)
- PayPal to Open Technology Center in Scottsdale (<http://www.shareholder.com/paypal/releaseDetail.cfm?ReleaseID=203847&Category=US>)
- PayPal Wins Webby Awards For Financial Services (<http://www.shareholder.com/paypal/releaseDetail.cfm?ReleaseID=197120&Category=US>)
- PayPal Launches Mobile Payments (<http://www.shareholder.com/paypal/releaseDetail.cfm?ReleaseID=192226&Category=US>)
- PayPal Releases Direct Payment API (<http://www.smallbusinesscomputing.com/news/article.php/3516881>)
- PayPal Acquires VeriSign's Payment Gateway (http://www.gartner.com/DisplayDocument?doc_cd=132752)

Trivia

PayPal is one of the few Internet companies with a single letter domain name in use (<http://www.x.com/>) since early 2000.

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External links

- PayPal Home Page (<https://www.paypal.com/>)
- How PayPal works (<http://money.howstuffworks.com/paypal.htm>)

- PayPal Security Center (http://www.paypal.com/cgi-bin/webscr?cmd=_security-center-outside)

Other resources

- PayPal merchant information (<http://www.paypalmerchants.com/>)
- Listen to William Quigley, the VC who backed PayPal (<http://usfmbapodcast.com/?p=32>)
- PayPal User Reviews at "Epinions.com" (http://www.epinions.com/finc-Financial_Services-Online-Bills-PayPal/display_~reviews)

Retrieved from "<http://en.wikipedia.org/wiki/PayPal>"

Categories: Articles with unsourced statements since February 2007 | All articles with unsourced statements | Articles lacking sources from December 2006 | All articles lacking sources | Electronic currencies | eBay | Companies established in 1998 | Companies based in Silicon Valley | Payment systems | Electronic commerce

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Introducing PayPal

By [Allan Gardyne](#) | Published 12/9/1999 | [1999 Newsletters](#) |

PayPal - the electronic money transfer system

Associate Programs Newsletter #83

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Special Edition

Imagine having all your affiliate commissions zapped regularly into your bank account. No waiting, no checks lost in the mail. Well, it's possible now, and the service is FREE, for you and for the merchant. I reckon that news deserves a Special Edition.

CONTENTS:

1. Beam me up money, Scotty - PayPal system save merchants thousands of dollars a month
2. You get paid \$10 just for signing up
3. "You've got cash!"
Refer-A-Friend bonus pays up to \$1,000

- =====
1. Beam me up money, Scotty - PayPal system can save merchants thousands of dollars a month
- =====

Affiliate programs merchants and other companies which make many small payments can now save thousands of dollars a month by using a new FREE electronic transfer system. Confinity's PayPal says its new service puts an end to the old days of printing checks, paying postage and waiting for checks to arrive.

"Now businesses can beam money over the Internet at warp speed," PayPal says. Rebate and affiliate programs merchants send hundreds of thousands of checks. When the dollar amounts are small, the cost of mailing these checks can almost equal the amounts paid.

"The check itself costs about 15 cents, postage 33 cents, and raw materials (such as the envelope and invoice) 10 cents, says PayPal Chief Executive Officer Peter Thiel.

"Add to that the labor involved in stuffing envelopes and the overhead associated with the banking relationship, and the cost of mailing a check often exceeds \$1 each.

TaxBrain Affi

Earned So Much Last Season
Took the Rest of the Year

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TaxBrain Affiliate

Earned So Much
Last Season that He
Took the Rest of the
Year Off!

www.TaxBrain.com

Day Job Killer

Learn ruthless
tactics from the
new \$1m
affiliate

See it here...

Be quick! Grab it before
the price goes up

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course of several months, these expenses can add up to millions of dollars of savings in affiliate programs. This is money that could be split between the business and co

After joining PayPal's Partner Program (PPP), businesses can make unlimited payments of any amount to any affiliate, consumer or business with an e-mail address.

"The only information needed to complete a transaction is the dollar amount and e-mail address. Payment recipients do not need to be registered PayPal users."

Here's how PayPal works:

Recipients are notified by e-mail that a payment has been beamed ("You've got cash"). To claim the payment for the first time, the recipient simply clicks on a link in the e-mail. This completes PayPal's quick one-page registration process. Recipients may then do anything with the money from their new PayPal account at any time by direct deposit to their bank, by requesting a check from PayPal. They may also opt to beam the money on to other recipients.

The service is completely free to consumers and businesses. PayPal makes no interest on the float - money waiting to be collected.

So far, the service is available for payments made in the United States only. Next year, an international version will be available.

PayPal says the system allows detailed transaction accounting and record-keeping. "Businesses can keep track of payables and receivables".

The company has impressive muscle behind it.

The system's security protocols were designed under the direction of the inventor of public-key cryptography, Dr Martin Hellman, who also sits on PayPal's Board of Advisers, and computer science professor Dr Dan Boneh, who leads a team of researchers in cryptography research.

Financial partners include communications giant Nokia and Deutsche Bank, the largest in Europe.

Key backers also include Bill Melton, founder of Verifone (the leading provider of payment readers) and CyberCash, and executives from Idealab! and Hewlett-Packard.

Check out PayPal here:

<http://www.AssociatePrograms.com/pal>

=====

2. You get paid \$10 just for signing up

=====

While I've concentrated on the benefits of PayPal to affiliate programs merchants can use it.

"PayPal lets you split a restaurant tab, pay your rent, buy a baseball card at an auction or send money for Christmas," PayPal says. "The money is drawn from your credit card account. Your friend can retrieve the money by direct deposit or check mailed from you."

Once you've joined, sending money is as simple as typing in your e-mail address and the amount you want to pay.

Unlike other Internet payment mechanisms, PayPal requires no special software. All you need is e-mail and your existing Web browser, PalmPilot, pager or other Web-enabled device.

Another advantage is that you don't have to pre-load money into a special account. A credit card is charged only when you send cash to someone.

PayPal is obviously keen to spread the word. It has an incentive program which rewards you with \$10 just for signing up.

<http://www.AssociatePrograms.com/pal>

(At this stage, it's just for the United States, so unfortunately I can't join yet. I'm waiting for the international version.)

[UPDATE: PayPal has gone international.]

=====

3. "You've got cash!"

Refer-A-Friend bonus pays up to \$1,000

=====

Once you've joined PayPal you can earn a Refer-A-Friend Bonus of \$10 each time a friend who registers for a PayPal account.

"You can earn up to 100 referral bonuses. That means you can receive up to \$1,000 by introducing your friends to PayPal," the company says.

To earn that \$10, you have to zap at least one cent to your friend.

"All of your friends are eligible as long as they are not already PayPal users, and referred by someone else. To protect our users' privacy, we will not notify you if you already a PayPal user, or has already been referred," PayPal says.

You can start earning those \$10 referral bonuses here:

Check out PayPal here:

<http://www.AssociatePrograms.com/pal>

All the best,

Allan Gardyne

Comments

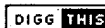
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In the News

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December 4, 2000 *Chicago Sun Times*
U. of I Grad's Firm Tops for E-payments



Created by former Chicago Area residents, PayPal has become the payment method of choice on internet auction sites such as eBay.

December 4, 2000 *U.S. News & World Report*
Best of the Web



The big payoff: PayPal offers money-market-fund yields on money that is left in its accounts.

November 21, 2000 *WSJ.com*
Pursuing Profits in 2001, PayPal Sharpens its Focus



Moving money to the profit side of its ledger has become the paramount objective at PayPal. Many analysts and investors support PayPal's moves.

November 20, 2000 *Business Week*
[Why PayPal May Survive Citi's Onslaught](#)



In the online-payments field, this dot-com underdog could hold its own against Citigroup, which plans to charge more for its service and doesn't offer fraud protection.

November 14, 2000 *Reuters*
ING Links with PayPal to Develop E-Payment



ING said PayPal has a lead in this technology being the first online payments company to offer its service via mobiles in the U.S.

November 13, 2000 *Time*
Pay It Forward



PayPal and Billpoint show how we'll pay bills in the future--online and, eventually, wirelessly.

October 30, 2000 *Associated Press*
PayPal Leads Digital Cash Movement



With another 140,000 users signing up each week, PayPal is leading the push to conduct more e-

commerce with "digital cash."

October 5, 2000 *Washington Post*

E-Mail Money Gains Currency

4 million people have signed up to use PayPal, an e-mail payment system that didn't exist a year ago, yet is growing so fast that the nation's top financial institutions are scrambling to copy it.



October 4, 2000 *Associated Press*

Intuit, PayPal to Share Products



Intuit executives said in a statement Wednesday that the company will begin within the next few months using PayPal's Internet payment services for small-business customers and those using the company's personal finance products.

August 31, 2000 *PBS: I Cringely, the Pulpit*

I'll Gladly Pay You Tuesday



PayPal, which is still privately held, is going to be an incredible and enduring success.

August 29, 2000 *UpsideToday*

PayPal raises \$30 million, plots overseas expansion



PayPal announces \$30 million financing, which will be used to jumpstart overseas expansion.

August 28, 2000 *Internet.com*

PayPal Review



This is truly one of the easiest services to use. Setting up an e-mail account at Yahoo! takes longer.

August 24, 2000 *Forbes*

Forbes' Favorite



[PayPal] has been an innovator in the newly emerging e-mail payment business.

July 31, 2000 *AuctionWatch.com*

AuctionWatch.com Reviews



The explosion of online payment systems is transforming the way auction buyers and sellers do business, and PayPal is leading the sector with more than 2.7 million customers, five times the amount of any other online payment service.

AuctionWatch.com

June 29, 2000 *The New York Times*

Easy Payments Put Hole in the Pocketbook



PayPal makes online spending easier than it has ever been.

June 22, 2000 *Time Digital*
How to E-Mail Money Using PayPal.com



"...PayPal strikes me as the way to go."

June 18, 2000 *CNET*
CNET Recommends PayPal as Best Person-to-Person Bill Payment Site



CNET names PayPal "most reliable personal bill payment service on the Web."

June 12, 2000 *The Wall Street Journal*
PayPal Expands E-Mail Payment Service for Cell Phones



PayPal service expands to allow customers to pay each other over the latest generation of mobile phones.

June 11, 2000 *CBSMarketWatch.com*
PayPal Launching Service for Wireless



PayPal is set to announce the launch of its Mobile Services for members.

May 23, 2000 *ABC News*
E-Pay Firms Outpace Banks



Demand for online payments services like PayPal.com's is being driven by auction Web sites, as well as Web users' desire to make payments online without using credit cards or money orders.

May 17, 2000 *CNN*
E-paying your way



PayPal is cheaper, faster and easier to use than either online banking or Internet currency.

May 8, 2000 *Financial Times*
When cash will no longer count



A simple system aimed at money transfers between individuals could transform e-business.

April 17, 2000 *U.S. News*
Settling debts online: a new tool for E-mailers



With PayPal, buyers use E-mail to whiz payments to him, and he instantly transfers the funds to his checking account.

April 5, 2000 *Upside Today*
PayPal Raises \$100 Million

UpsideToday

Internet financial services startup PayPal has raised \$100 million to further develop a service that allows people to email money to each other.

March 9, 2000 *National Public Radio*
New Electronic Payment Methods (requires RealPlayer)



NPR's John McChesney reviews PayPal in the second half of this report.

March 2, 2000 *The New York Times*
Will That Be Cash or Cell Phone?

The New York Times

PayPal.com is especially popular for paying for merchandise on eBay and other online auction sites because it eliminates the need to send checks through the mail.

February 18, 2000 *The Economist*
E-cash 2.0

The Economist

After opening an account on the company's website, people can e-mail dollars to others.

February 16, 2000 *The Wall Street Journal*
PayPal Sees Torrid Growth With Money-Sending Service

THE WALL STREET JOURNAL

If your acquaintances are even slightly tech-savvy, it May not be long before somebody beams money into your email in-box. Don't delete it. The money's good.

February 1, 2000 *USA Today*
Services Let Consumers Email Cash



Person-to-person payments via the Internet are becoming more than a virtual reality.

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United States Patent 6994251

Today In History

March 3, 1821
Thomas Jennings is
for "dry scouring of
have been the first
inventor to receive a

Cash payment for remote transactions

US Patent Issued on February 7, 2006

Inventor(s)

Kurt Hansen
Earney E. Stoutenburg
Thomas B. Sayor

Assignee

First Data Corporation

Application

No. 10444928 filed on 2003-05-22

Current US Class

235/379, 235/382

Examiners

Primary: Daniel St Cyr

Attorney, Agent or Firm

Townsend and Townsend and Crew
LLP

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5826241
5920629
5949044
6012048
6119106

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WO 00/22559 WO Apr., 2000
WO 00/67177 WO Nov., 2000

ABSTRACT

CLAIMS

DESCRIPTION

FULL TEXT

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minutes
ClickAndBuy.com

Abstract

Methods and systems are provided for executing a remote transaction between a merchant and a customer: A designation of a monetary amount for the remote transaction and an identification of the merchant is transmitted from a merchant processing system to a host system controlled by a money-transfer provider. A money-transfer transaction identifier identifying a prepared money-transfer transaction for transfer of the monetary amount is established at the merchant processing system. The money-transfer transaction identifier is provided to the customer. Performance of merchant obligations in accordance with the remote transaction is initiated after notification to the merchant processing system of receipt of a cash payment made by the customer towards the prepared money-transfer transaction.

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File: USPT

Jan 4, 2000

US-PAT-NO: 6012048

DOCUMENT-IDENTIFIER: US 6012048 A

TITLE: Automated banking system for dispensing money orders, wire transfer and bill payment

DATE-ISSUED: January 4, 2000

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Gustin; Robin Haley	Chicago	IL		
Livingston; Troy W.	Northbrook	IL		
Park; Namsoo	Schaumburg	IL		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Capital Security Systems, Inc.	Chicago	IL			02

APPL-NO: 08/866140 [PALM]

DATE FILED: May 30, 1997

INT-CL-ISSUED: [06] G06F 17/60

INT-CL-CURRENT:

TYPE IPC	DATE
CIPS <u>G06 Q 20/00</u>	20060101
CIPS <u>G07 F 7/00</u>	20060101
CIPS <u>G07 F 7/04</u>	20060101
CIPS <u>G07 F 7/10</u>	20060101
CIPS <u>G06 Q 30/00</u>	20060101
CIPS <u>G07 F 19/00</u>	20060101

US-CL-ISSUED: 705/39; 109/24.1, 235/379, 705/43, 705/44

US-CL-CURRENT: 705/39; 109/24.1, 235/379, 705/43, 705/44FIELD-OF-CLASSIFICATION-SEARCH: 705/30, 705/33, 705/34, 705/35, 705/39, 705/40, 705/41, 705/42, 705/43, 705/45, 235/379, 235/380, 382/112, 382/119, 382/135, 382/137, 382/138, 382/139, 382/140, 109/24.1, 194/206, 379/93.12
See application file for complete search history.

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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ART-UNIT: 271

PRIMARY-EXAMINER: Tkacs; Stephen R.

ATTY-AGENT-FIRM: Fletcher, Even, Tabin & Flannery

ABSTRACT:

An automated banking system for wire transfer of funds is provided with a machine where the user has a card to identify the user as being qualified to use the banking system. The user must know and be provided with the transferee's bank number and the transferee's account number. Preferably, the user knows the routing number and the user inputs the routing number at the machine which is preferably an ATM machine that accepts and dispenses cash. The user may pay for the wire transfer at the machine by cash, a credit card, debit card, smart card or a withdrawal from the user's account. The machine has card readers and means for writing down on a

card the amount paid therefrom for this wire transaction. The user is assured by the verification that the wire transfer is to the proper receiving account.

19 Claims, 88 Drawing figures

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1 077 436 EP Feb., 2001

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